I hereby certify that this correspondence is being deposited with the United States Postal Service as first class mail in an envelope addressed to the Commissioner for Patents, P.O. Box 1450,

Alexandria, VA 22313-1450 on July 18, 2005

PATENT

E. Dunn pre of Signature

JUL 2 2 2005

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

re Application of: Whiting et al.

Group Art Unit: 3629

Serial No.: 10/645,778

Examiner: Not Assigned

Filed: August 21, 2003

Docket No. 1483/3

Confirmation No.: 8784

METHODS AND SYSTEMS FOR FACILITATING TRANSACTIONS BETWEEN

COMMERCIAL BANKS AND POOLED DEPOSITOR GROUPS

SUPPLEMENTAL INFORMATION DISCLOSURE STATEMENT

Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Sir:

For:

In accordance with 37 C.F.R. 1.56, 1.97, and 1.98, applicants' undersigned attorney brings to the attention of the Patent and Trademark Office the documents listed on the attached form PTO-1449. Pursuant to 37 C.F.R. § 1.98(a)(2)(i), a copy of the U.S. patent reference cited on the attached Form PTO-1449 is not attached. However, a copy can be provided if necessary. This is not to be construed as a representation that a search has been made or that a reference is relevant merely because cited.

Early passage of the subject application to issue is earnestly solicited.

Serial No.: 10/645,778

Although it is believed that no fee is due, the Commissioner is hereby authorized to charge any fees associated with the filing of this Information Disclosure Statement to Deposit Account No. <u>50-0426</u>.

Respectfully submitted,

JENKINS, WILSON & TAYLOR, P.A.

Date: July 18, 2005

By:

Greg**∳r**y A. Hur

Registration No. 41,085

Customer No.: 25297

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Enclosures

FORM P	TO-14	149 U.S. Departme	ent of Commer	Application No.:	10/645,778		
Patent a	nd Tra	ndemark Office	OIP	Filing Date:	August 21, 2003		
				First Named Inventor:	Richard W. Whiting		
List of Do	ocume	ents Cited by Appli	1 306 6 -	Group:	3629		
TRADEMAN TRADEMAN					Examiner:		
					Attorney Docket No.:	1483/3	
			U.S. PAT	ENT DO	DCUMENTS		
Examiner Initial	Cite No.	Document Number	Publication Date	Name of Patentee or Applicant of Cited Document		Pages, Columns, Lines, where relevant passages or relevant figures appear	
	1	5,870,724	02/09/1999	Lawlor et al.			
			FOREIGN P	PATENT	DOCUMENTS		
Examiner Initials	Cite No.	Document Number Public (country code, no., kind code (if known)		n Date	Name of Patentee or Applicant	Pages, columns, lines where relevant passages appear	Т
	<u> </u>	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	OTHE	R DOC	UMENTS		
Examiner Initials	Cite No.	Include Author (in CAPITAL LETTERS), Title, Journal, Date, Pertinent Pages, Etc.					Т
	2	Notification of Transmittal of the International Search Report and the Written Opinion of the International Searching Authority, or the Declaration for International Application No. PCT/US04/27238 (April 28, 2005).					
					•		

EXAMINER	DATE CONSIDERED

^{*}Examiner Initial if reference considered, whether or not citation is in conformance with MPEP 609; draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

JENKINS WILSON & TAYLOR

patent attorneys

July 18, 2005

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U.S. Patent Application Serial No. 10/645,778 for METHODS AND Re:

SYSTEMS FOR FACILITATING TRANSACTIONS BETWEEN

COMMERCIAL BANKS AND POOLED DEPOSITOR GROUPS Our File No. 1483/3

Sir:

Please find enclosed in connection with the subject U.S. patent application the following documents:

- 1. Supplemental Information Disclosure Statement (2 pages);
- 2. Form PTO-1449 in duplicate;
- 3. Copy of one (1) cited reference; and
- A return-receipt postcard to be returned to us with the U.S. Patent 4. and Trademark Office filing stamp thereon.

Although no fee is believed to be due, the Commissioner is hereby authorized to charge any fees associated with the filing of this correspondence to Deposit Account No. 50-0426.

Respectfully submitted,

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